

Information to identify the case:

Debtor 1	<u>Jeffrey R. Johnson</u>	Social Security number or ITIN	xxx-xx-1836
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	22-21003-JAD		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey R. Johnson

7/9/25

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jeffrey R. Johnson
Debtor

Case No. 22-21003-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 09, 2025

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2025:

Recip ID	Recipient Name and Address
db	+ Jeffrey R. Johnson, 3406 Rose Drive, Glenshaw, PA 15116-1330

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 10 2025 04:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 10 2025 04:04:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 10 2025 00:08:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
cr	+ EDI: PRA.COM	Jul 10 2025 04:04:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Jul 10 2025 00:07:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15484647	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 10 2025 00:20:15	Affirm, 650 California Street, Floor 12, San Francisco, CA 94108-2716
15484648	+ EDI: SYNC	Jul 10 2025 04:04:00	Amazon, c/o Synchrony Bank, PO Box 965060, Orlando, FL 32896-5060
15484649	+ EDI: CAPITALONE.COM	Jul 10 2025 04:04:00	Capital One Bank, Po Box 31293, Salt Lake City, UT 84131-0293
15489414	EDI: CAPITALONE.COM	Jul 10 2025 04:04:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15484652	+ EDI: SYNC	Jul 10 2025 04:04:00	Care Credit, c/o Synchrony Bank, PO Box 965060, Orlando, FL 32896-5060
15484653	+ EDI: WFNNB.COM	Jul 10 2025 04:04:00	Comenity Bank & Kay Jewelers, Attn Bankruptcy Dept., Po Box 182125, Columbus, OH 43218-2125
15484657	EDI: CITICORP	Jul 10 2025 04:04:00	Macys, c/o Department Store National Bank, 9111 Duke Blvd., Mason, OH 45040
15502197	+ Email/Text: jdryer@bernsteinlaw.com	Jul 10 2025 00:08:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Jul 09, 2025

Form ID: 3180W

Total Noticed: 30

15484654	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jul 10 2025 00:07:00	15219-4430 First National Bank of PA, 4140 East State Street, Hermitage, PA 16148-3401
15492478	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jul 10 2025 00:07:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15484655	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 10 2025 00:07:00	Fortiva, Po Box 105555, Atlanta, GA 30348-5555
15496980	Email/PDF: resurgentbknotifications@resurgent.com	Jul 10 2025 00:20:54	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15484656	+ EDI: SYNC	Jul 10 2025 04:04:00	Lowe's, c/o Synchrony Bank, PO Box 965060, Orlando, FL 32896-5060
15484658	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 10 2025 00:31:28	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
15484659	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 10 2025 00:08:00	Mr. Cooper & Nationstar Mortgage, Po Box 619098, Dallas, TX 75261-9098
15503490	Email/Text: nsm_bk_notices@mrcooper.com	Jul 10 2025 00:08:00	Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
15503534	Email/Text: Bankruptcy.Notices@pnc.com	Jul 10 2025 00:07:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15484660	Email/Text: Bankruptcy.Notices@pnc.com	Jul 10 2025 00:07:00	PNC Mortgage, Po Box 8819, Dayton, OH 45401
15503545	EDI: PRA.COM	Jul 10 2025 04:04:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15492631	+ Email/Text: ebnpeoples@grblaw.com	Jul 10 2025 00:07:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15485357	^ MEBN	Jul 10 2025 00:05:15	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15484661	+ EDI: LCIUPSTART	Jul 10 2025 04:04:00	Upstart Network Inc., PO Box 1503, San Carlos, CA 94070-7503
15484662	+ EDI: SYNC	Jul 10 2025 04:04:00	Venmo, c/o Synchrony Bank, Po Box 965015, Orlando, FL 32896-5015
15484663	+ Email/Text: bk@avant.com	Jul 10 2025 00:09:00	Webbank & Avant, 222 North LaSalle St., Suite 1600, Chicago, IL 60601-1112

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
15484650	*+	Capital One Bank, Po Box 31293, Salt Lake City, UT 84131-0293
15484651	*+	Capital One Bank, Po Box 31293, Salt Lake City, UT 84131-0293

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Jul 09, 2025

Form ID: 3180W

Total Noticed: 30

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2025 at the address(es) listed below:

Name	Email Address
Christopher A. DeNardo	on behalf of Creditor NATIONSTAR MORTGAGE LLC logsecf@logs.com
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com
Denise Carlon	on behalf of Creditor PNC BANK N.A. dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Kenneth Steidl	on behalf of Debtor Jeffrey R. Johnson julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st eidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 8